

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RYAN H. KARMANN
MICHELLE L. KARMANN
Debtor(s)

Case No. 19-23561JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/10/2019.
- 2) The plan was confirmed on 11/13/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/23/2020, 10/30/2020, 04/28/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/14/2023, 06/27/2024.
- 5) The case was dismissed on 07/24/2024.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,671.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$94,667.02
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$94,667.02

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,522.45
Court Costs \$0.00
Trustee Expenses & Compensation \$4,634.34
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,156.79

Attorney fees paid and disclosed by debtor: \$400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	3,510.00	3,557.26	3,557.26	3,251.27	506.64
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,119.00	1,119.32	1,119.32	0.00	0.00
CACH LLC	Unsecured	NA	0.00	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	539.00	539.97	539.97	0.00	0.00
CAPITAL ONE NA**	Unsecured	2,691.00	2,691.20	2,691.20	0.00	0.00
CAPITAL ONE NA**	Unsecured	373.00	373.93	373.93	0.00	0.00
CAVALRY SPV I LLC*	Unsecured	0.00	0.00	0.00	0.00	0.00
CITIBANK NA**	Unsecured	608.00	608.93	608.93	0.00	0.00
CLEARVIEW FCU**	Secured	21,006.00	20,910.48	20,910.48	20,800.55	1,942.35
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	0.00	NA	NA	0.00	0.00
DEBT COLLECTION PARTNER++	Unsecured	0.00	NA	NA	0.00	0.00
DEBT COLLECTION PARTNER++	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BANK	Unsecured	480.00	480.77	480.77	0.00	0.00
DOWNEY P. LEMON REFUSE	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	5,788.45	5,788.45	0.00	0.00
JARED	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	232.00	276.19	276.19	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	9,031.39	9,031.39	9,031.39	0.00	0.00
KAY JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
KEYBRIDGE MEDICAL REVENUE CA	Unsecured	0.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	103,394.00	103,611.27	0.00	53,407.33	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	5,336.99	5,336.99	0.00	0.00
LENDMARK FINANCIAL SERVICES LI	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	773.00	773.47	773.47	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING LLC	Unsecured	765.00	765.57	765.57	0.00	0.00
MARINER FINANCE LLC	Unsecured	0.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	0.00	18,648.01	18,648.01	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC A	Secured	23,624.00	6,125.00	6,125.00	6,125.00	477.09
PA DEPARTMENT OF REVENUE*	Priority	NA	386.78	386.78	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	292.90	292.90	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	492.00	492.85	492.85	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	372.00	372.74	372.74	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	280.00	280.69	280.69	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	371.00	419.73	419.73	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	3,404.00	3,526.14	3,526.14	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	852.00	912.20	912.20	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	316.00	362.72	362.72	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES II	Unsecured	0.00	NA	NA	0.00	0.00
STONEGATE MORTGAGE CORP++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	99.00	99.00	99.00	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	76.00	113.46	113.46	0.00	0.00
TD BANK USA NA**	Unsecured	556.00	606.90	606.90	0.00	0.00
TD BANK USA NA**	Unsecured	276.00	321.14	321.14	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	0.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	0.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,348.62	1,348.62	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	162,593.00	162,593.94	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	0.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	1,277.29	1,277.29	1,277.29	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$53,407.33	\$0.00
Mortgage Arrearage	\$5,336.99	\$0.00	\$0.00
Debt Secured by Vehicle	\$30,592.74	\$30,176.82	\$2,926.08
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$35,929.73	\$83,584.15	\$2,926.08
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,175.23	\$0.00	\$0.00
TOTAL PRIORITY:	\$6,175.23	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$45,735.13	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$8,156.79</u>
Disbursements to Creditors	<u>\$86,510.23</u>
TOTAL DISBURSEMENTS :	<u>\$94,667.02</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/05/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.